

Exhibit 4**Calculation of portfolio selection fees
(Fiscal Year ending 2003)**

	Assets (millions)	Agv. Mgt. fee (%)	Subtract Admin.	Portfolio Selection Fee (%)	Portfolio Selection Fee (millions)
1. Classic Equity Fund	\$1,158	0.55%	-0.10%	0.45%	\$5.2
2. Fund for Growth and Income	\$19,538	0.42%	-0.10%	0.32%	\$62.5
3. Growth Opportunities Fund	\$1,665	0.59%	-0.10%	0.49%	\$8.2
4. Investors Fund	\$5,159	0.48%	-0.10%	0.38%	\$19.6
5. Voyager Fund	\$17,252	0.49%	-0.10%	0.39%	\$67.3